

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
John D. Raysbrook  
DebtorCase No. 20-11909-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

14491285 db +John D. Raysbrook, 365 Newtown Road, Apt. A36, Warminster, PA 18974-5339  
 14491286 Citi Mastercard, PO Box 9001006, Louisville, KY 40290-1006  
 14491286 Discover Bank, c/o FMA Alliance, Ltd, PO Box 2409, Houston, TX 77252-2409  
 14491288 First National Bank of Omaha, C/O D&A Services, LLC, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338  
 14491291 Home Depot Credit Service, PO Box 9001010, Louisville, KY 40290-1010  
 14491296 The Landing at Willow Grove, 1120 York Rd, Willow Grove, PA 19090-1334  
 14491279 +capital one bank, c/o Ratchford law group, p.c., 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161  
 14491280 capital one bank, c/o Phillips & Cohen Associates Ltd, 1002 Justison St, Wilmington, DE 19801-5148  
 14491294 sears credit card, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 18 2020 05:20:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2020 05:20:15 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2020 05:20:45 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14491277 EDI: AMEREXPR.COM Jul 18 2020 09:03:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 14491278 EDI: BANKAMER.COM Jul 18 2020 09:03:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 14491289 EDI: WESTASSET.COM Jul 18 2020 09:03:00 First National Bank of Omaha, c/o global receivables solution, inc, PO Box 956842, Saint Louis, MO 63195-6842  
 14491290 E-mail/Text: kthompson@crownasset.com Jul 18 2020 05:20:35 First National Bank of Omaha, c/o crown asset management, llc, 3100 Breckinridge Blvd Ste 725, Duluth, GA 30096-7605  
 14491292 E-mail/Text: bankruptcy@affglo.com Jul 18 2020 05:20:35 JCP/Synchrony Bank, c/o global credit & collection corp, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
 14491281 EDI: JPMORGANCHASE Jul 18 2020 09:03:00 cardmember service, PO Box 1423, Charlotte, NC 28201-1423  
 14491284 EDI: JPMORGANCHASE Jul 18 2020 09:03:00 chase, cardmember service, PO Box 15548, Wilmington, DE 19886-5548  
 14491295 E-mail/Text: bankruptcy@affglo.com Jul 18 2020 05:20:35 Synchrony Bank/lowes, c/o global credit collection corp, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
 14491297 E-mail/Text: paparalegals@pandf.us Jul 18 2020 05:21:19 Wal-mart/LVNV Funding llc, C/o Patenaude & Felix, 501 Corporate Drive Southpointe Ctr, Canonsburg, PA 15317  
 14491282 E-mail/Text: ebn@carepayment.com Jul 18 2020 05:21:18 care payment, PO Box 2398, Omaha, NE 68103-2398  
 14491283 E-mail/Text: ebn@carepayment.com Jul 18 2020 05:21:18 carepayment, PO Box 2398, Omaha, NE 68103-2398  
 14491287 EDI: PRA.COM Jul 18 2020 09:03:00 exxon mobile/Citibank, c/o portfolio recovery associates, llc, 120 Corporate Blvd, Norfolk, VA 23502-4952  
 14491293 EDI: AGFINANCE.COM Jul 18 2020 09:03:00 one main financial, PO Box 742536, Cincinnati, OH 45274-2536

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
14491276 20-11909

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jul 17, 2020

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
CAROL B. MCCULLOUGH on behalf of Debtor John D. Raysbrook mccullougheisenberg@gmail.com,  
cbmccullough64@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 John D. Raysbrook  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-7114  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11909-elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John D. Raysbrook  
aka John David Raysbrook

7/16/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**